FirstRand Limited

(Incorporated in the Republic of South Africa) (Registration number: 1966/010753/06)

ISIN: ZAE 000066304 Share Code: (JSE): FSR Share Code: (NSX): FST ("FSR" or "FirstRand")

DEALINGS IN SECURITIES BY DIRECTORS

In compliance with the JSE Limited Listings Requirements, the following information in respect of director's dealings is disclosed.

The transactions undertaken by FirstRand executive directors relate to awards made under the Bonus Deferral Conditional Incentive Plan ("BCIP") and Conditional Incentive Plan ("CIP"), which have now vested. The restrictions were lifted on 17 September 2018.

- 1.Mr Pullinger has elected receive the awards vested under the BCIP and CIP, net of tax, in FirstRand shares acquired at market value.
- 2. Mr Kellan has elected to receive the awards vested under the BCIP in cash and receive the awards vested under CIP, net of tax, in FirstRand shares acquired at market value.

Director : Alan Patrick Pullinger
Company : FirstRand Limited
Date of transaction : 27 September 2018

Nature of transaction : On-market purchase of FSR ordinary shares

Class of securities : Ordinary shares in terms of CIP

Purchase price : R66.62160
Number of ordinary shares purchased : 103 701
Total value of shares purchased : R6 908 726.54
Nature of interest : Direct beneficial

Clearance obtained : Yes

Director : Alan Patrick Pullinger Company : FirstRand Limited Date of transaction : 27 September 2018

Nature of transaction : On-market purchase of FSR ordinary shares

Class of securities : Ordinary shares in terms of BCIP

Purchase price : R66.62160

Number of ordinary shares purchased : 114 991

Total value of shares purchased : R7 660 884.41

Nature of interest : Direct beneficial

Clearance obtained : Yes

Director : Hetash Surendrakumar Kellan

Company : FirstRand Limited
Date of transaction : 27 September 2018

Nature of transaction : On-market purchase of FSR ordinary shares

Class of securities : Ordinary shares in terms of CIP

Purchase price : R68.48310
Number of ordinary shares purchased : 70 617
Total value of shares purchased : R4 836 071.07
Nature of interest : Direct beneficial

Clearance obtained : Yes

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3 October 2018

Sponsor

RAND MERCHANT BANK (A division of FirstRand Bank Limited)